

Tenants Home Contents Insurance

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Tenants Home Insurance and what does it cover me for?

The Tenants Home Insurance policy provides standard contents cover for your belongings (not used for business purposes) within your home. It is an annual policy, underwritten by Allianz Cornhill.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. A full explanation of your cancellation rights can be found in your policy booklet.

How do I notify a claim under Tenants Contents Insurance

For a claim form please contact your local housing office.

How do I make a complaint about my Tenants Contents policy?

Complaints

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Cornhill Insurance Plc
57 Ladymead, Guildford, Surrey. GU1 1DB

Alternatively phone: **01483 568161**

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Would I receive compensation if Allianz Cornhill were unable to meet its liabilities?

In the event that Allianz Cornhill is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further details are in your policy wording.

Significant Features and Benefits

You are covered for (**Section A - The basic cover**):

- Theft
- Escape of water
- Fire
- Malicious damage
- Storm and flood

In the event of a loss, we will:

- Replace the item(s) as new, or
- Pay the cost of repairing the item(s), or
- Pay the cost of replacing the item(s) as new

In addition cover is provided for:

- Accidental damage to televisions, satellite dishes and aerials, audio and home computer equipment (**Section C** - *Damage to electrical equipment*)
- Professional removal of your belongings from your old home to your new home in the British Isles (**Section D** - *Household removal*)
- Up to 15% of the sum insured for damage to your landlords fixtures and fittings, which you are legally responsible for (**Section I** - *Tenant's responsibility*)
- Legal liability for accidental damage or injury to a third party (other than to a member of your household) (**Section M** - *Occupiers' and personal responsibility*)

Significant exclusions or limitations

- After your home has not been occupied by you or your family for more than 30 consecutive days or if it's unfurnished, you are not covered for:
 - malicious damage (**Section A** - *The basic cover*)
 - escape of water (**Section A** - *The basic cover*)
 - theft (**Section A** - *The basic cover*)
 - accidental damage to televisions, satellite dishes and aerials, audio and home computer equipment (**Section C** - *Damage to electrical equipment*)
 - damage to your landlords fixtures and fittings, which you are legally responsible for (**Section I** - *Tenant's responsibility*)
- Televisions, satellite dishes and aerials, audio and home computer equipment not working properly or breaking down (**Section C** - *Damage to electrical equipment*)
- Damage to china, glass and brittle items which are not professionally packed and moved from your old home to your new home in the British Isles (**Section D** - *Household removal*)
- A limit of one third of the sum insured or £5,000, whichever is more, for all jewellery, clocks, watches, home computers and other electrical equipment. A limit of £1,000 applies in respect of every single item
- A limit of £300 applies in respect of theft of your belongings from your outbuildings
- The cost of replacing any undamaged item (or part of it) that forms part of a set or suite
- Anything which happens gradually
- An allowance for wear, tear and depreciation in value will be taken in to account in arriving at the amount payable in respect of a claim, if the total amount insured does not represent the cost of replacing all your belongings as new (exempt clothing and household linen)
- A deduction for wear, tear and loss of value will be made in respect of a claim for clothing and household linen
- You owning or possessing a dog which any section of the Dangerous Dogs Act 1991 (or any change to this Act) applies to (**Section M** - *Occupiers' and personal responsibility*)
- Nothing will be payable under the policy, if you, or anyone acting on your behalf, makes a false or fraudulent claim

Allianz Cornhill Insurance PLC

Registered in England No 84638

Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB.

Allianz Cornhill is authorised and regulated by the Financial Services Authority (FSA), authorisation number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.